

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JEFFERY GRITZENBACH
KELLI A GRITZENBACH
Debtor(s)

Case No. 06-16273

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2006.
- 2) The plan was confirmed on 03/07/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2010, 10/12/2011.
- 5) The case was completed on 01/10/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$41,600.00.
- 10) Amount of unsecured claims discharged without payment: \$31,212.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$62,640.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$62,640.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,074.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,085.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,159.12**

Attorney fees paid and disclosed by debtor: \$1,126.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSET ACCEPTANCE CORP	Unsecured	NA	104.85	104.85	24.85	0.00
B LINE LLC	Unsecured	NA	266.59	266.59	63.19	0.00
BMO HARRIS BANK NA CONSUMER	Unsecured	NA	1,099.99	1,099.99	260.73	0.00
BMO HARRIS BANK NA CONSUMER	Unsecured	10,000.00	1,920.23	1,920.23	455.15	0.00
CAPITAL ONE BANK	Unsecured	438.67	495.22	495.22	117.38	0.00
CAPITAL ONE BANK	Unsecured	NA	2,253.11	2,253.11	534.05	0.00
CARD SERVICE CENTER	Unsecured	1,113.58	NA	NA	0.00	0.00
CARDMEMBER SERVICES	Unsecured	680.94	NA	NA	0.00	0.00
CITIFINANCIAL	Secured	1,732.12	1,732.12	1,732.12	1,732.12	0.00
COMPREHENSIVE COLLECTION SERV	Unsecured	1,744.64	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,000.00	1,940.59	1,940.59	459.98	0.00
EAST BAY FUNDING	Unsecured	749.01	792.96	792.96	187.96	0.00
EAST BAY FUNDING	Unsecured	492.65	516.12	516.12	122.34	0.00
EAST BAY FUNDING	Unsecured	427.18	561.39	561.39	133.07	0.00
EAST BAY FUNDING	Unsecured	NA	641.17	641.17	151.98	0.00
ECAST SETTLEMENT CORP	Unsecured	1,950.28	1,950.28	1,950.28	462.27	0.00
ECAST SETTLEMENT CORP	Unsecured	950.71	921.05	921.05	218.32	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	342.36	292.05	292.05	69.22	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	318.46	284.31	284.31	67.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,641.84	1,708.16	1,708.16	404.89	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,716.08	2,702.70	2,702.70	640.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	937.98	1,044.75	1,044.75	247.64	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,679.68	1,670.00	1,670.00	395.84	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	267.26	277.49	277.49	65.77	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	2,104.61	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	16,567.18	16,567.18	16,567.18	16,567.18	1,815.17
HYUNDAI MOTOR FINANCE CO	Unsecured	NA	87.88	87.88	20.83	0.00
LVNV FUNDING	Unsecured	8,177.29	8,147.39	8,147.39	1,931.18	0.00
MERRICK BANK	Unsecured	NA	1,213.20	1,213.20	287.56	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	2,051.39	2,051.39	486.24	0.00
SANTANDER CONSUMER USA	Secured	14,220.80	14,220.00	14,220.00	14,220.00	1,966.29

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA	Unsecured	NA	91.18	91.18	21.61	0.00
SMC	Unsecured	440.34	478.31	478.31	113.37	0.00
WELLS FARGO HOME MTGE	Secured	9,838.66	9,838.66	9,838.66	9,838.66	0.00
WELLS FARGO HOME MTGE	Secured	4,398.03	4,398.03	4,398.03	4,398.03	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,236.69	\$14,236.69	\$0.00
Debt Secured by Vehicle	\$30,787.18	\$30,787.18	\$3,781.46
All Other Secured	\$1,732.12	\$1,732.12	\$0.00
TOTAL SECURED:	\$46,755.99	\$46,755.99	\$3,781.46
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,512.36	\$7,943.43	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,159.12</u>	
Disbursements to Creditors	<u>\$58,480.88</u>	
TOTAL DISBURSEMENTS :		<u>\$62,640.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.